



NEW YORK STATE SENIOR PRESCRIPTION PLAN

P.O. BOX 15018, ALBANY, NY 12212-5018

1-800-332-3742

Notice of Creditable Coverage

October 2005

Starting January 1, 2006, prescription drug coverage will be available to everyone with Medicare through Medicare prescription drug plans. All of the plans will provide at least a standard level of drug coverage set by Medicare, and may or may not require a premium. If you have Medicare, you can enroll in a Medicare prescription drug plan – and use it with your EPIC coverage.

This notice is to inform you that your EPIC plan is **Creditable Coverage**. This means that EPIC is expected to pay, on average, at least as much as the standard Medicare drug coverage for 2006. Because EPIC is creditable coverage, you will not be required by Medicare to pay extra for Medicare drug coverage if you decide to enroll later. However, please note that if you have a break in your EPIC coverage of 63 days or more before enrolling in a Medicare drug plan, you may pay extra for the Medicare drug coverage.

Although EPIC is creditable coverage, we strongly encourage you to consider joining the new Medicare drug benefit. You will not lose your EPIC coverage if you join.

Many EPIC enrollees can save even more at the pharmacy by using Medicare and EPIC together. When Medicare and EPIC are used together, enrollees will often pay a much lower co-payment. And seniors with high EPIC deductibles will be able to save money sooner by using the new Medicare drug coverage.

Extra Help paying for Medicare prescription drug coverage is available to seniors with limited income and resources. If you qualify for full Extra Help and join a Medicare drug plan, you will pay only \$2 for generics and \$5 for brand drugs. Also, your EPIC enrollment fee will be waived, and you can use EPIC to cover drugs that may not be covered by the Medicare plan. For more information about Extra Help, contact the Social Security Administration (SSA) online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778) or call the EPIC Helpline.

You will receive a notice every year in the fall regarding EPIC and creditable coverage. If you have questions about this notice or about EPIC and the Medicare prescription drug benefit, please call the EPIC Helpline at 1-800-332-3742 (TTY 1-800-290-9138).